

### III. REMARKS

This is a response to the official communication and final action mailed in this application on November 15, 2006. The Examiner's careful attention is appreciated. The specific bases of the rejections based on new grounds under 35 USC § 102, citing *Bellinger et al.*, United States Patent 5,870,725 ('725), are discussed below.

Currently amended independent claim 199, previously presented dependent claims 200, 202-204, 206, 208 and 213-217, and new claim 218 remain in the application and are presented for examination.

-----

Amended claim 199 describes a check processing system wherein a network interconnects a first bank, a second bank, and participants acting on behalf of the first bank and the second bank. A central network administrator supervises the network rights and privileges that are permitted only to the first and second banks, and the participants in the network on behalf of the first and second banks such that only the administrator can see the entire network and the relationships resulting between participants. A capture station, agent server and an exchange server are controlled by the administrator. A security marker is applied to data and image files that are separated and ultimately recombined with the assurance - provided by an attached security marker - that the files have not been tampered with between sequential transmissions in the course of transaction processing and file communication between controlled network participants.

In contrast, Bellinger *et al.* '725, refers to an Enterprise Computer Network at Figure 3A, item 14 and explains an access system devoid of any disclosure or suggestion of the administration and security marker functions provided in each step of communication by the claimed system:

In another embodiment, the security features incorporate the set up of user groups and the ability to assign certain users to specific groups and only allow members of that group access to certain accounts. This allows all accounts for an enterprise to be distributed on a CD but only grant access and display of data and images associated with a few accounts to a specific user. A reporting function helps track and maintain all authorized users, the user groups and the accounts. A third level of security can also be provided in order to grant a user, a LAN administrator, or the overall application administrator different levels of access and control. The LAN administrator can access all install and setup functions but they cannot access data and images. The user can only access certain accounts and change user options. The application administrator can view all data and change application wide options.

Additionally, Bellinger *et al.* '725 does not describe or suggest a check processing QA system wherein a network interconnects a first and second banks, and participants acting on behalf of the first and second banks wherein a central network administrator that supervises the network and the enterprise rights and privileges to services and activities restricted to the banks and designated participants in the network on behalf of the banks such that only the administrator can see the entire network and the relationships between the parties as determined by the rights and privileges granted.

In the system of amended claim 199, the rights include access by designated parties to a capture station, agent server and exchange server as granted by the administrator. Check processing information comprising extracted data and images are matched in accordance with an applied security marker and may be associated and recombined at any step in the processing sequence.

System integrity is effected through an attached security marker that insures that the data and images have not been tampered with between incremental endpoint transmissions from and to the banks and designated participants in the network associated with the banks.

In new dependent claim 218, the system includes nodes on the network wherein access allowed to The system of claim 199 including one or more node on the network wherein access allowed to rights and privileges at a node is controlled by the node owner in addition to the central network administrator.

In the previously presented claims dependent on claim 199, namely, claims 200, 202-204, 206, 208, 213-217, specific aspects of the processing system are described and are distinguished over Bellinger *et al.* '725 as is amended claim 199 insofar as Bellinger *et al.* '725 does not describe the embellishments set out in the dependent claims in the controlled and supervised system of amended claim 199 wherein a security marker provides traceability at every step in data transmission to insure the tamper free receipt of image and data files concerning financial instrument information.

#### IV. STATEMENT PURSUANT TO 37 CFR § 1.116

In view of the Final Action, the application has been amended to more particularly point out and distinctly claim the subject matter of the invention described in restated independent claim 199 such that the claimed invention is distinguishable over the cited reference[s].

The subject matter of the amendment was not submitted earlier because the new grounds of rejection and Bellinger *et al.* '725 were not previously asserted

by the Examiner. Claims are cancelled and the remaining claims as amended are expected to result in allowance. Reconsideration is respectfully requested.

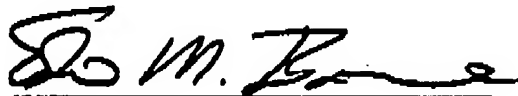
#### V. CONCLUSION

For the foregoing reasons, applicant submits that the present amendment is a proper amendment after final rejection under 37 CFR § 1.116 and should therefore be entered with the Request for Continued Examination that is filed herewith.

As evidenced by the foregoing amendments and remarks, it is respectfully submitted that the present application is in form for allowance. A notice of allowance is requested. Should the Examiner have any questions or suggestions in view of the foregoing, applicant's undersigned attorney requests that the Examiner initiate a telephone call to expedite prosecution of the application.

Respectfully submitted,

Date: July 17, 2007



Edwin M. Baranowski, Reg. No. 27,482

Porter, Wright, Morris & Arthur LLP  
41 South High Street  
Columbus, Ohio 43215  
Phone: (614) 227-2188  
FAX: (614) 227-2100  
e-mail: EBaranowski@porterwright.com

#### Certificate of Filing by Facsimile Transmission

I certify that the foregoing **AMENDMENT AND RESPONSE TO THE FINAL ACTION MAILED ON NOVEMBER 15, 2006 [REQUEST FOR CONTINUED EXAMINATION]** including a Statement Pursuant to 37 CFR § 1.116 accompanied by Transmittal Form (Form

Application Serial Number 10/823,442; Filing Date April 12, 2004  
Amendment and Response To the Final Action Mailed on November 15, 2006  
[REQUEST FOR CONTINUED EXAMINATION]  
Page 12 of 13

PTO SB/21); Petition for Revival of an Application for Patent Abandoned Unintentionally (Form PTO SB/64); and Request for Continued Examination Transmittal (Form PTO SB/30) are being filed by facsimile transmission on July 17, 2007 to facsimile number 571/273-8300:

Attention: Office of Petitions  
Mail Stop Petition  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450



Edwin M. Baranowski

In the application:

-----  
QUALITY ASSURED SECURE AND COORDINATED TRANSMISSION OF SEPARATE IMAGE AND DATA RECORDS  
REPRESENTING A TRANSACTION

Application Serial Number:: 10/823,442  
Filing Date:: April 12, 2004  
  
Examiner:: Firmin Backer  
Group Art Unit:: 3621  
  
Attorney Docket Number:: 3994893-139698  
-----

Application Number 10/823,442  
AMENDMENT AND RESPONSE TO THE FINAL ACTION MAILED ON NOVEMBER 15, 2006  
[REQUEST FOR CONTINUED EXAMINATION]

Page 13 of 13

CO1JIMBUS/379499 v.01